



PLAN B BRAZIL

INDEPENDENT INVESTMENT ADVISORY

Brazil Residency Through Real Estate

WHAT'S TRUE, AND WHAT'S MYTH

An honest breakdown of the visa process, taxes, and paperwork —
confirmed by a licensed immigration attorney, not forum hearsay.

PREPARED BY PLAN B BRAZIL

SANTA CATARINA, BRAZIL

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The Short Version

Search "Brazil residency through real estate" and you'll find two flatly contradictory answers: some say it's impossible, others say buying an apartment puts a residency permit in your pocket. The truth, as usual, is in between — and far more specific than either claim.

I work in real estate in Santa Catarina and get this question from clients regularly. To give a precise answer instead of forum hearsay, I discussed the entire procedure directly with an immigration lawyer — **Dr. Wilian Campos** (OAB/SC 50.897), **WK International Services**, Florianópolis. Everything below is his professional explanation, not my own interpretation of the law.



*Konstantin Bievskikh and Dr. Wilian Campos, **WK International Services** office, Florianópolis*

Yes, the visa is real — here's what it's called

The programme is officially the **real estate investor residency permit** (autorização de residência para investidor imobiliário), based on Resolução Normativa CNIg No. 36/2018 and the Migration Law No. 13.445/2017.

This is NOT a separate "golden passport" and not instant citizenship. It's a residency visa that opens a multi-year, fully legal path to permanent residence and — eventually — citizenship.

How much you need to invest

Region	Minimum amount
South, Southeast, Center-West (includes Santa Catarina)	R\$ 1,000,000
Priority regions (North and Northeast)	R\$ 700,000

The funds must be your **own foreign capital** — a mortgage covering an amount below the threshold doesn't count; financing is only allowed above the minimum. The asset must be urban real estate, residential or commercial; rural land doesn't qualify. You can meet the threshold with one property or several — new build, resale, or off-plan.

The real timeline — and where everyone else gets it wrong

This is the part most often distorted: **it's not "buy → get permanent residency forever → passport in a couple of years."** It's a multi-stage process:

The path from buying property to a Brazilian passport



Total, purchase to passport: **~8 years** — not "4 years," as some sites claim

KEY NUANCE

The formal requirement to *keep your residency* is just 14 days every 2 years. But when applying for *citizenship*, authorities assess "effective continuity of residence" — excessive absences can hurt a naturalization application even if the formal minimum was met. Residency status is flexible; the path to a passport requires real presence in the country.

Accelerated paths exist — for example, marriage to a Brazilian citizen or the birth of a Brazilian child. These are discussed case by case.

Documents

Main applicant: passport, apostilled birth certificate, clean criminal record certificate (from the country of origin and any country of residence in the last 5 years, apostilled), marriage certificate (if applicable), proof of investment and title (registered at the Cartório de Registro de Imóveis [Real Estate Registry Office](#)), bank confirmation of the transfer through the Brazilian financial system, government fees paid, application filed via MigranteWeb [Ministry of Justice immigration filing portal](#).

Family: passport, birth certificate, proof of relationship. Children can be included as dependents **up to age 24** if financially dependent on the main applicant.

How the purchase works — step by step

- 1 Get a CPF** [Brazilian individual taxpayer ID](#)
Needed early — before the deal, the bank account, registration, and taxes. Usually the first step for a foreign investor.
- 2 Open a Brazilian bank account**
Not always legally mandatory, but practically necessary — for currency operations and registering capital with the Central Bank.
- 3 Wire the funds**
International transfer through the Brazilian financial system, registered with the Central Bank.
- 4 Sign the deed (escritura [notarized purchase deed](#)) and register**
Sign the deed at the notary, register at the Cartório de Registro de Imóveis.
- 5 File for residency**
Through the MigranteWeb system, with the full document package.

Costs that rarely get spelled out

On purchase: ITBI [property transfer tax](#) — 2–3% of the value, plus notary and registration fees. Total transaction costs are usually **4–6%** of the property's value.

On sale: capital gains tax — **15%** for individuals. The law provides an exemption when reinvesting in another residential property in Brazil within the legal timeframe — conditions are case-specific, depending on tax residency, number of properties owned, and holding period.

Annually: IPTU municipal property tax, typically **0.3–1.5%** of the assessed value, varying by municipality.

Paying with cryptocurrency — possible, not simple

Brazilian law doesn't explicitly prohibit using cryptocurrency in real estate transactions. In practice it's possible if the deal is properly documented, the price is fixed in reais (BRL) in the deed, and the source of funds can be demonstrated.

Crypto assets are regulated by a dedicated law — **Lei No. 14.478 of 21 December 2022**. According to Dr. Campos, his firm has handled a case where a court upheld the validity of a real estate purchase contract paid in cryptocurrency — a practical precedent. Every such deal requires individual legal structuring and compliance review.

SPE Sociedade de Propósito Específico — buying through a legal entity

An SPE (Sociedade de Propósito Específico) is a legal entity set up for a specific investment project. Used for liability segregation and joint investment.

Pros: liability segregation, convenient for multiple investors, tax organization. **Cons:** extra accounting and compliance, upkeep costs, a more complex tax structure. Can potentially be used for investment residency too, but requires analysis against Ministry of Justice and Central Bank requirements.

Bottom line

Brazil residency through real estate is a real, legal mechanism — but not a fast or automatic one. The threshold for Santa Catarina is from R\$1,000,000. The path to residency is 4 years of temporary status. The path to citizenship is another +4 years after PR, roughly 8 years total. Presence requirements are formally flexible, but citizenship requires a genuine connection to the country.

If any of this sounds more complicated than what other sites promise, it's because we're not trying to sell you a visa in one click. We're explaining how it actually works, with a lawyer who runs these cases every day.

This material is for informational purposes only and does not constitute legal advice. Immigration law and its application can change; for guidance on your specific case, consult a licensed attorney. Facts provided by Dr. Wilian Campos (OAB/SC 50.897), [WK International Services](#), July 2026.

Your Path Forward

1

Consultation

We discuss your budget, family size, and timeline — your specific situation.

2

Legal Review

Introduction to WK International Services' attorney for the exact path in your case.

3

Property Selection

Properties that meet the investment residency threshold, with full legal support.

YOUR PERSONAL ADVISOR



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